

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Western District of North Carolina

In re:  
 Frederick Charles Lorch  
 Christine Anne Lorch  
 Debtors

Case No. 16-50746-ltb  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0419-5

User: admin  
 Form ID: 318

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 Total Noticed: 102

Date Rcvd: Mar 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2017.  
 db/db

	+Frederick Charles Lorch, Christine Anne Lorch, 1865 Jaya Drive, Sherrills Ford, NC 28673-7290
5402079	+Apex Asset Management, Attn: Corp Officer, PO Box 7044, Lancaster, PA 17604-7044
5402080	+Arthur Lashin, Hayt, Hayt & Landau, LLC, 123 S. Broad St. Suite 1660, Philadelphia, PA 19109-1003
5402081	+Assistant U.S. Attorney Gil Beck, United States Courthouse, 100 Otis Street, Room 233, Asheville, NC 28801-2688
5402083	Attorney General Loretta Lynch, U.S. Department of Justice, 950 Pennsylvania Ave., NW, Washington, DC 20530-0001
5402085	+Blue Mountain Health System, ATTN: Corporate Officer, Palmerton Campus, 135 Lafayette Ave., Palmerton, PA 18071-1518
5402086	+Blue Mountain Health System, ATTN: Corporate Officer, Gnaden Huetten Campus, 211 North 12th Street, Lehighton, PA 18235-1195
5402088	+Capital One Bank (USA), N.A., Attn: Corporate Officer, P.O. Box 12907, Norfolk, VA 23541-0907
5429192	+Carolina Surgical, 2104 Randolph Road, Charlotte, NC 28207-1596
5402089	+Carolinas Healthcare System, Attn Patient Accounts, PIF, Attn: Corp Officer, PO Box 32861, Charlotte, NC 28232-2861
5402091	Carolinas Healthcare System, Attn: Corp Officer, PO Box 71108, Charlotte, NC 28272-1108
5402090	+Carolinas Healthcare System, Attn: Corp Officer, PO Box 32861, Charlotte, NC 28232-2861
5402092	Catawba County Tax Collector, P.O. Box 368, Newton, NC 28658-0368
5402100	CitiMortgage, Inc., Attn: Corporate Officer, PO Box 6030, Sioux Falls, SD 57117-6030
5402098	+Citibank, PO Box 390905, Minneapolis, MN 55439-0905
5402102	+Citizens Bank, Attn: Corporate Officer, One Citizens Plaza, Providence, RI 02903-1339
5402101	+Citizens Bank, Attn: Corp Officer, 1 Citizens Drive, Riverside, RI 02915-3000
5402103	+Citizens Bank, NA, Attn: Corporate Officer, 10561 Telegraph Road, Glen Allen, VA 23059-4577
5402104	+Citizens One Auto Finance, Attn: Corp Officer, 480 Jefferson Blvd, Warwick, RI 02886-1359
5402108	+Court of Common Pleas Monroe County, 103B Gypsum Road, ATTN: 5088-CV-13, Stroudsburg, PA 18360-9480
5402109	+Court of Common Pleas Monroe County, 103B Gypsum Road, ATTN: MJ-43304-CV-0000239-2014, Stroudsburg, PA 18360-9480
5402107	+Court of Common Pleas Monroe County, 103B Gypsum Road, ATTN: MJ-43403-CV-0000023-2013, Stroudsburg, PA 18360-9480
5402106	+Court of Common Pleas Monroe County, 103B Gypsum Road, ATTN: MJ-43403-CV-0000301-2012, Stroudsburg, PA 18360-9480
5402110	+Court of Common Pleas Monroe County, Route 209 & Shafer Dr., P.O. Box 218, Brodheadsville, PA 18322-0218
5402113	+Department of Education, Region II, Attn: Corporate Officer, 32 Old Slip, 25th Floor, New York, NY 10005-3534
5402114	+East Stroudsburg University, Attn: Corp Officer, 200 Prospect St., East Stroudsburg, PA 18301-2999
5402116	Exeter Finance Corp., PO Box 204480, Dallas, TX 75320-4480
5402118	+Fedloan Servicing, Attn: Corporate Officer, PO Box 69184, Harrisburg, PA 17106-9184
5402122	+Harleysville Savings Bank, Attn: Corp Officer, 271 Main Street, Harleysville, PA 19438-2495
5402123	Hayt, Hayt & Landau LLC, PO Box 500, Eatontown, NJ 07724-0500
5402125	+Joel Cardis LLC, 2006 Swede Rd, E. Norriton, PA 19401-1787
5429193	+Lake Norman Oncology, Attn: Corp Officer, 170 Medical Park Road, Suite 101, Mooresville, NC 28117-8541
5402127	+Lake Norman Regional Medical Center, Attn: Corporate Officer, 171 Fairview Road, PO Box 3250, Mooresville, NC 28117-3250
5402128	+Law Offices of Joel E. Cardis, 2006 Swede Rd., Suite 1000, Norristown, PA 19401-1787
5402129	+Lehigh Valley Physician Group, ATTN: Corporate Officer, P.O. Box 689, Allentown, PA 18105-1556
5402130	Lessig Oil & Propane, ATTN: Corporate Officer, 950 Pennsylvania Ave., Wind Gap, PA 18091
5402132	+Marycruz Ortiz, Midland Funding LLC c/o Hayt, Hayt & Lan, 123 S. Broad St. Suite 1660, Philadelphia, PA 19109-1003
5402133	Mecklenburg Radiology Associates, PA, Attn: Corporate Officer, PO Box 221249, Charlotte, NC 28222-1249
5402134	+MedClaims International, PO Box 2214, Aston, PA 19014-0214
5402135	+Midland Credit Management, Inc., Attn: Corp Officer, 2355 Northside Dr Suite 300, San Diego, CA 92108-2708
5429194	Motionatomy PLLC, 517 Alcove Road, Suite 101, Mooresville, NC 28117-8573
5402137	+National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
5402140	Novant Health, Attn: Corp Officer, PO Box 11549, Winston Salem, NC 27116-1549
5402141	+Novant Health Corporate, Attn: Corp Officer, 2085 Frontis Plaza Blvd, Winston Salem, NC 27103-5614
5402142	Novant Health Imaging Mooresville, Attn: Corp Officer, PO Box 933559, Atlanta, GA 31193-3559
5402143	+Novant Medical Group, Attn: Corporate Officer, PO Box 549, Lutherville Timonium, MD 21094-0549
5429225	+OrthoCarolina, Attn: Corp Officer, 4601 Park Road, Suite 300, Charlotte, NC 28209-2290

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5429229 OrthoCarolina, PO Box 602185, Charlotte NC 28260-2185  
5402145 +Palmerton Hospital, ATTN: Corporate Officer, 135 Lafayette Ave., Palmerton, PA 18071-1596  
5402146 +Palmerton Telephone, Attn: Corp Officer, 465 Delaware Ave, Palmerton, PA 18071-1908  
5402147 +Peerless Credit Services, ATTN: Corporate Officer, 725 Maple Rd.,  
Middletown, PA 17057-2857  
5402148 +Pocono Health Care Management, 2006 Swede Rd, E. Norriton, PA 19401-1787  
5402149 +Pocono Medical Center, ATTN: Corporate Officer, 206 E. Brown St,  
E. Stroudsburg, PA 18301-3094  
5402155 +RMB, Inc., Attn: Corporate Officer, 409 Bearden Park Circle, Knoxville, TN 37919-7448  
5402153 +Raymour & Flanigan, Wells Fargo Bank. NA, Central Bankruptcy Department, VA 7359,  
PO Box 13765, Roanoke, VA 24037-3765  
5402157 +Santander Bank, N.A., Attn: Corp Officer, 1130 Berkshire Blvd, Reading, PA 19610-1242  
5429226 Southeast Radiation Oncology Group, PA, 200 Queens Road, Suite 400,  
Charlotte, NC 28204-3264  
5402160 +St. Luke's Physician Group, ATTN: Corporate Officer, 185 Roseberry St.,  
Phillipsburg, NJ 08865-1690  
5402166 US Department of Education, Borrower Services Department, Attn: Corp Officer,  
PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: AISACG.COM Mar 20 2017 18:38:00 Ascension Capital Group,  
Attn: Exeter Finance Corp. Department, POB 165028, Irving, TX 75016-5028  
5402082 EDI: ATTWIREBK.COM Mar 20 2017 18:38:00 AT&T, Attn: Corporate Officer, PO Box 5093,  
Carol Stream, IL 60197-5093  
5402084 EDI: BANKAMER.COM Mar 20 2017 18:38:00 Bank of America, Attn: Corporate Officer,  
PO Box 982235, El Paso, TX 79998-2235  
5402087 EDI: CAPITALONE.COM Mar 20 2017 18:38:00 Capital One, Attn: Corporate Officer,  
P.O. Box 30285, Salt Lake City, UT 84130-0285  
5402093 EDI: CHASE.COM Mar 20 2017 18:43:00 Chase, Attn: Corporate Officer, P.O. Box 15298,  
Wilmington, DE 19850-5298  
5402094 EDI: CAUT.COM Mar 20 2017 18:38:00 Chase Auto Finance, Attn: Corp Officer,  
PO Box 901076, Fort Worth, TX 76101-2076  
5402095 +Fax: 602-659-2196 Mar 20 2017 19:00:30 Chex Systems, Inc., Attn: Consumer Relations,  
7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703  
5402096 EDI: CITICORP.COM Mar 20 2017 18:38:00 Citi Cards, Attn: Corp Officer, PO Box 6500,  
Sioux Falls, SD 57117-6500  
5402097 +EDI: CITICORP.COM Mar 20 2017 18:38:00 Citibank, Attn: Corp Officer, PO Box 6500,  
Sioux Falls, SD 57117-6500  
5402099 EDI: CITICORP.COM Mar 20 2017 18:38:00 Citibank/Children's Place, Attn: Corp Officer,  
PO Box 6500, Sioux Falls, SD 57117-6500  
5402105 +EDI: WFNBN.COM Mar 20 2017 18:38:00 Comenity Bank, Attn: Corp Officer, PO Box 182125,  
Columbus, OH 43218-2125  
5402111 +E-mail/Text: kzoepfel@credit-control.com Mar 20 2017 18:34:19 Credit Control, LLC,  
Attn: Corp Officer, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429  
5402112 EDI: RCSFNBMARIN.COM Mar 20 2017 18:38:00 Credit One Bank, Attn: Corporate Officer,  
PO Box 98873, Las Vegas, NV 89193-8873  
5410275 +EDI: AISACG.COM Mar 20 2017 18:38:00 Exeter Finance Corp., c/o Ascension Capital Group,  
P.O. Box 165028, Irving, TX 75016-5028  
5402117 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Mar 20 2017 18:35:48  
Exeter Finance Corporation, Attn: Corp Officer, PO Box 166008, Irving, TX 75016-6008  
5402119 +E-mail/Text: bknotices@fenton-mcgarvey.com Mar 20 2017 18:34:04 Fenton & McGarvey,  
ATTN: Corporate Officer, 2401 Stanley Gualt Pkwy, Louisville, KY 40223-4175  
5402120 +EDI: RMSC.COM Mar 20 2017 18:38:00 GECRB / Old Navy, Bankruptcy Dept.,  
Attn: Corp Officer, PO Box 103104, Roswell, GA 30076-9104  
5402124 EDI: IRS.COM Mar 20 2017 18:38:00 IRS, Central Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
5402126 EDI: CBSKOHL.S.COM Mar 20 2017 18:38:00 Kohl's (Capital One), Attn: Corporate Officer,  
PO Box 3043, Milwaukee, WI 53201-3043  
5402131 E-mail/Text: camanagement@mtb.com Mar 20 2017 18:34:14 M&T Bank, Attn: Corp Officer,  
PO Box 1288, Buffalo, NY 14240-1288  
5402136 +EDI: MID8.COM Mar 20 2017 18:43:00 Midland Funding, LLC--DNU, Attn: Corporate Officer,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
5402138 EDI: NCDEPREV.COM Mar 20 2017 18:38:00 NC Dept of Revenue, Central Collection Unit,  
PO Box 1168, Raleigh, NC 27602-1168  
5402237 EDI: NCDEPREV.COM Mar 20 2017 18:38:00 North Carolina Department of Revenue,  
Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168  
5402144 +E-mail/Text: pkelder@novanthealth.org Mar 20 2017 18:34:34 Novant Medical Group,  
Attn: Corp Officer, PO Box 30143, Charlotte, NC 28230-0143  
5402151 EDI: PRA.COM Mar 20 2017 18:38:00 Portfolio Recovery Associates LLC,  
Attn: Corporate Officer, 140 Corporate Boulevard, Norfolk, VA 23502  
5402150 EDI: PRA.COM Mar 20 2017 18:38:00 Portfolio Recovery Associates LLC,  
Attn: Corporate Officer, P.O. Box 41067, Norfolk, VA 23541  
5402152 EDI: PRA.COM Mar 20 2017 18:38:00 Portfolio Recovery Associates LLC,  
Litigation Department, 120 Corporate Blvd., Norfolk, VA 23502  
5402154 E-mail/Text: bankruptcy@remitcorp.com Mar 20 2017 18:34:19 Remit Corporation, PO Box 7,  
Bloomsburg, PA 17815  
5402156 +E-mail/Text: n.miller@santander.us Mar 20 2017 18:34:38 Santander Bank, N.A.,  
Attn: Corp Officer, Mail Code 10-6438-M44, 601 Penn Street, Reading, PA 19601-3544  
5402158 +E-mail/Text: bankruptcy@bbandt.com Mar 20 2017 18:34:17 Sheffield Financial,  
Attn: Corp Officer, PO Box 1704, Clemmons, NC 27012-1704

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5402159 +E-mail/Text: atlanta.bnc@ssa.gov Mar 20 2017 18:34:28 Social Security Administration,  
2038 Davie Ave., Statesville, NC 28625-9260  
5402161 EDI: RMSC.COM Mar 20 2017 18:38:00 Synchrony, Bankruptcy Dept.,  
Attn: Corporate Officer, PO Box 965060, Orlando, FL 32896-5060  
5436509 +EDI: RMSC.COM Mar 20 2017 18:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5402162 +EDI: RMSC.COM Mar 20 2017 18:38:00 Synchrony Bank/Gap, Attn: Corp Officer,  
PO Box 965005, Orlando, FL 32896-5005  
5402163 +EDI: RMSC.COM Mar 20 2017 18:38:00 Synchrony Bank/JCP, Attn: Corp Officer, PO Box 965007,  
Orlando, FL 32896-5007  
5402164 EDI: RMSC.COM Mar 20 2017 18:38:00 Synchrony Bank/Old Navy, Attn: Corporate Officer,  
PO Box 965004, Orlando, FL 32896-5004  
5402165 +EDI: WTRNBANK.COM Mar 20 2017 18:38:00 Target Card Services, Attn: Corporate Officer,  
PO Box 673, Minneapolis, MN 55440-0673  
5402115 EDI: USBANKARS.COM Mar 20 2017 18:43:00 Elan Financial Services, Attn: Corp Officer,  
PO Box 108, Saint Louis, MO 63166-9801  
5402168 EDI: WFFC.COM Mar 20 2017 18:38:00 Wells Fargo Bank, Correspondence, PO Box 5943,  
Sioux Falls, SD 57117-5943  
5402167 +EDI: WFFC.COM Mar 20 2017 18:38:00 Wells Fargo Bank, Attn: Corp Officer, PO Box 10347,  
Des Moines, IA 50306-0347  
5402169 +EDI: WFFC.COM Mar 20 2017 18:38:00 Wells Fargo Dealer Services, Attn: Corp Officer,  
PO Box 1697, Winterville, NC 28590-1697  
5402170 +EDI: WFFC.COM Mar 20 2017 18:38:00 Wells Fargo Home Mortgage, Attn: Corp Officer,  
P.O. Box 10335, Des Moines, IA 50306-0335  
5402171 +EDI: WFFC.COM Mar 20 2017 18:38:00 Wells Fargo Home Mortgage, Attn: Corp Officer,  
PO Box 14547, Des Moines, IA 50306-3547  
TOTAL: 43

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5402139 Northland Group Inc.  
cr\* +Synchrony Bank, c/o PRA Receivables Management, LLC, POB 41021, Norfolk, VA 23541-1021  
5429228\* Arthur Lashin, Hayt, Hayt & Landau, LLC, 123 S. Broad St. Suite 1660,  
Philadelphia, PA 19109-1003  
5429230\* +Court of Common Pleas Monroe County, 103B Gypsum Road, Attn: 5088-cv-13,  
Stroudsburg PA 18360-9480  
5402236\* +Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317  
5429227\* +Target Card Services, Attn: Corporate Officer, PO Box 673, Minneapolis, MN 55440-0673  
5402121 ##+Gordon & Weinberg, P.C., Frederick I. Weinberg, 1001 E. Hector Street, Ste. 220,  
Conshohocken, PA 19428-2395  
TOTALS: 1, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2017 at the address(es) listed below:

Anna Cotten Wright trustee@wrightgrierlaw.com, NC40@ecfbis.com; smiller@grierlaw.com  
Micheal Shane Perry on behalf of Debtor Frederick Charles Lorch michael@collumperry.com,  
hannahcp11c@gmail.com  
Micheal Shane Perry on behalf of Debtor Christine Anne Lorch michael@collumperry.com,  
hannahcp11c@gmail.com

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Frederick Charles Lorch</b>	Social Security number or ITIN	<b>xxx-xx-3884</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Christine Anne Lorch</b>	Social Security number or ITIN	<b>xxx-xx-2614</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Western District of North Carolina</b>			
Case number: <b>16-50746</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Frederick Charles Lorch  
aka Fred Lorch, aka Frederick C Lorch

Christine Anne Lorch  
aka Christine Addotta

3/20/17

**By the court:** Laura T. Beyer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**